

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-35846-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Geneva D. Ellis
7324 Chestnut Church Road
Mechanicsville, VA 23116

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-5609

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Geneva D. Ellis is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 6, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 10-35846

User: admin
Form ID: B18

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Total Noticed: 33

Date Rcvd: Dec 06, 2010

The following entities were noticed by first class mail on Dec 08, 2010.

db +Geneva D. Ellis, 7324 Chestnut Church Road, Mechanicsville, VA 23116-4879
9904991 +Ashworth University, 430 Technology Parkway, Norcross, GA 30092-3406
9904992 +Auto Credit of Virginia, Inc., 975 J. Clyde Morris Boulevard, Newport News, VA 23601-1086
9904993 Cantor & Cantor, 2500 East Parham Road, Henrico, VA 23228-2921
9904996 +Charlottesville Bureau of Cred, P.O.B. 6220, Charlottesville, VA 22906-6220
9904987 +Check Systems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,
Saint Paul, MN 55125-1703
9904998 Comcast Communications, P.O. Box 3006, Southeastern, PA 19398-3006
9904999 Commonwealth of Virginia, Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
9905001 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261-0000)
9905000 +Dominion Law Associates, 222 Central Park Ave, Virginia Beach, VA 23462-3022
9905003 +Eastern Account System, Inc, 75 Glen Rd, Ste. 110, Sandy Hook, CT 06482-1175
9905004 +FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
10067992 +Hanover County, Virginia, County Attorney's Office, PO Box 470, Hanover, VA 23069-0470
9905006 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
9905007 Receivables Performance Mgmt, 20816 44th Avenue W, Lynnwood, WA 98036-7744
9905008 +Richmond Restaurant Service, 201 Haley Road, Ashland, VA 23005-2466
9905010 +VCU School of Dentistry, 520 North 12th Street, Box 980566, Richmond, VA 23298-5064
9904986 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Commonwealth of Virginia, Director of Finance, P.O. Box 760,
Richmond, VA 23218-0760)
9905013 +Wachovia Bank Receivables, P.O. Box 3117, Winston Salem, NC 27102-3117
9905014 +Woodforest National Bank, P.O. Box 219050, Houston, TX 77218-9050

The following entities were noticed by electronic transmission on Dec 07, 2010.

tr +EDI: QHSHAIA.COM Dec 06 2010 23:18:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,
8550 Mayland Drive, Richmond, VA 23294-4704
9904988 +EDI: AFNIRECOVERY.COM Dec 06 2010 23:18:00 AFNI, Inc., 404 Brock Drive, PO Box 3517,
Bloomington, IL 61702-3517
9904989 +EDI: ALLIANCEONE.COM Dec 06 2010 23:18:00 Alliance One Receivables Mgmt.,
1684 Woodlands Drive, Suite 150, Maumee, OH 43537-4026
9904990 +EDI: ARROW.COM Dec 06 2010 23:18:00 Arrow Financial Services LLC, 5996 W. Touhy Avenue,
Niles, IL 60714-4610
9904994 +EDI: CAPITALONE.COM Dec 06 2010 23:18:00 Capital One Services, Inc., P.O. Box 85168,
Richmond, VA 23285-5168
9904995 +EDI: AIS.COM Dec 06 2010 23:18:00 Capital One, N.A., c/o American Infosource,
P.O. Box 54529, Oklahoma City, OK 73154-1529
9904997 +EDI: CHASE.COM Dec 06 2010 23:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
9905002 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM DT Credit Co, P.O. Box 29018,
Phoenix, AZ 85038-9018
9905005 +EDI: RMSC.COM Dec 06 2010 23:18:00 G.E. Money Bank, Attn: Bankruptcy Department,
P.O. Box 103104, Roswell, GA 30076-9104
9904985 +EDI: IRS.COM Dec 06 2010 23:18:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0000
9905009 +EDI: PHINRJMA.COM Dec 06 2010 23:18:00 RJM Acquisitions LLC, 575 Underhill Blvd.,
Suite 224, Syosset, NY 11791-3416
9905011 +EDI: AFNIVERIZONE.COM Dec 06 2010 23:18:00 Verizon Virginia Inc, 500 Technology Drive,
Weldon Spring, MO 63304-2225
9905012 +EDI: AFNIVZWIRE.COM Dec 06 2010 23:18:00 Verizon Wireless, Bankruptcy Administration,
P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.